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URBAN DEVELOPMENT AND HOUSING CHALLENGES IN NIGERIA: THE WAY OUT.

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ABSTRACT

Nigeria has a huge population in an estimated excess of 200 million people. This huge population has its good percentage especially the youth and job-seekers migrate to the urban areas of the country in search of greener pastures since the countryside has little or no amenities, employment or securities that cushion deprivations. This mass exodus to the cities, to say the least, exerts much pressure on the existing inadequate accommodation infrastructures. To find a way out of this precarious situation informs the fulcrum of this paper. This work "Urban Development and Housing Challenges in Nigeria: The Way Out" starts with an introduction in which it amplifies one of the worries of scholars as urban development. It went on to clarify the basic concepts found in the topic in order to facilitate good comprehension of the study. The discourse that followed immediately is a look at the factors that have encouraged urbanization or urban development. It quickly enumerates the challenges which accompany these factors with the view to finding their solutions. The concluding sections have these solutions and recommendations. To achieve this, the researcher employed the expository approach in analyzing the topic under review.

KEYWORDS: Urbanization, Housing Challenges, Sustainable Development, Solutions, Nigeria.

INTRODUCTION

Urban development has become one of the issues that have bordered scholars in recent years because of the growing concentration of settlements in metropolis around the world. This has come with its own peculiar challenges among which are the problem of housing. In Nigeria, we are not left out in this dilemma. Turns of government have over the years engaged in some sort of mental harvest in order to think out ways of solving such seemingly perennial issue in Nigeria. In the next sub-section we shall try to clarify the constituent concepts found in the topic so as to enhance a deeper understanding of the study.

CLARIFICATION OF TERMS

URBANIZATION

The Longman Dictionary of Contemporary English defines Urban as "connected with a town or city". Therefore, an urban area is an area connected with a town or city. That means still that an urban area is an area that can be regarded as a town or city. Ezeodili in his unpublished lecture notes defines an urban area as:

> *a heterogeneous settlement, with a population of 20,000 or more inhabitants and characterized by predominantly non-agricultural activities and the presence of a sizeable modern social infrastructures.*

He further sees urbanization as a process by which a growing number or percentage of the population live in an urban area. Urbanization is the removal of a rural character of a place. It is also the progressive attraction or concentration of human population in a given place. The population is attracted in such urban areas because of some sort of social amenities that are available in the place or even some job opportunity that is offered in the place. An Urban area is a place that is characterized by an urban style of life as different from a rural area that is characterized by rural style of life. People in urban areas live an improved standard of living with modern and social facilities. It is an area with an increasing rise of population of its inhabitants.

SUSTAINABLE DEVELOPMENT

Sustainable Development is an all embracing phenomenon. It is more total and holistic. It is distinguished from growth. It is important to note that while development necessarily involves growth, not all growths can be regarded as development. For example, a country records a high level of per capita income but the income fails to translate integral positive effects in the lives of its citizens such that there is poor health status and poor standard of education; and in fact poor standard of living then the country can be said to have grown or improved in such a per capita income but such country cannot be regarded as one with sustainable development. This is simply because the per capita income has failed to be translated in the life of its citizens.

Arvind and Everett (1989) in Nnamani (2009:2) noted development as:

> *a widely participatory process of directed social change in society, intended to bring about both social and material advancement (including greater equality, freedom and other valued quality) for majority of the people through their gaining greater control definition over their environment*.

From the above, one sees that development must be participatory and it must be an advancement towards a social change in society and this social change enhances material and social progress and it is also understood as fulfilling the divine injunction of creation in Genesis 1:28 that says "fill the earth and subdue it". Thus, man strives to gain control of his environment. A person who is able to achieve this is regarded as developed. A place that is able to achieve this is regarded as developed. A country that is able to reach this goal is regarded as developed. On this note, Nnamani (2009:2) sees development as "improvement in the social status of the people". He further believes that development must be participatory and that it necessarily leads to growth and social change. Again, it is equally important to distinguish between development and modernization. We can develop without modernizing and vice versa. Modernization, arguably, has to do with doing things because others are doing it. It has to do, in this sense, with copying from others and sometimes blindly too. For example,

a girl who saw another lady putting on eye lashes or a particular colour of powder and decides to do the same without considering if she needs it or if the particular colour of powder suits her skin colour, may be said to be dancing to the tune of modernization but not really to the tune of development. Development has to do with a conscious and progressive movement from one place to another or from one position to another. It is target oriented. Furthermore, in distinguishing development from growth as earlier on stated, we can recourse to this example. A country like Nigeria gained political independence in 1960. Nigeria as a country is 60 years old this year 2020, counting from her independence. Nigeria may have grown in age but cannot be said to be developed. This same example about age can be given about human persons who may grow in age but may not have satisfied or achieved some aspects of development like intellectual development, psychological development and so on and so forth.

HOUSING CHALLENGES

Housing has to do with the action of providing a residence for someone or the activity of accommodating someone in a house. Ezeodili (2003b:32) describes the provision of houses for the rapidly increasing urban dwellers as one of the most recognized urban problems which is aggregated by the increasing influx of population from the rural areas. It is important to note that the housing situation found in most urban areas is pitiable since some of the people who come to the urban areas from the villages find it difficult to settle in these cities or urban areas. Many resort to sleeping in the parks or the streets because of such challenges they encounter. Year in, year out, individuals and government strive to tackle this problem: nevertheless, it seems to persist. The reason is not far-fetched. Most times, the population of those coming to live in the cities seems to out-number the number of available social amenities – houses inclusive. This creates a big problem and challenge. Some other times because the number of the houses demanded is more than the houses supplied. The few supplied, appears to be two exorbitant thus making it difficult for the ordinary man to afford the house rents of these houses. These leads to poor planning as illegal structures often emerge and then it equally leads to urban sprawl.

Challenge according to the *Longman Dictionary of Contemporary English* is something that tests strength, skill or ability especially in a way that is interesting. It can also be seen as a bid to overcome something. It is an issue which posses itself as a problem to someone or a group of people in a spatio-temporal location and which the said persons desire to confront headlong.

ON PLANNING IN THE DEVELOPMENT OF AN URBAN AREA

There is common saying that he who fails to plan, plans to fail. Planning is one of the basic requirements that is indispensable in the development of an urban area. Unfortunately, most of our urban areas as they exist now appear to be planless. The reason is not farfetched. Most governments in order to appear good before the people have over the years allowed the citizenry to set up structures in areas that are not mapped out for such purposes. This has often constituted some hazards in the urban centers and the attendant risks that are associated with such.

Ezeodili (2003b:56) defines planning as:

> *the process of developing a frame-work (that is a plan)or predetermined course of action for the future within some specific time frame. It has four basic characteristics –the future, a set of decisions, organizational causation (that is, action implementation) and time.*

From the definition above, it is explicit that planning has to be future oriented and it has to cover some time frame. That it is future oriented points to the fact that it has to do with time. Nevertheless, needles to emphasis that we should not be understood as narrowing our planning to the future only since we can as well gather our experiences of the past to plan for the said future as well as address present issues. It is just that the course for which the planning is done is actions that are intended to be done in the future, either, nearest future or distant future. The characteristics of planning in the definition are also taken note of. They include the future, set of decisions, organizational causation and time.

Furthermore, Peter Hall quoted in Ezeodili (2003b:56) defines urban planning as

> *planning with a spatial or geographical component in which the general objective is to provide for a spatial structure of activities (or of land uses) which in ways is better than the pattern existing without planning.*

This definition clearly brings out the aspect of the consideration of the past in planning for the future which the definition by Ezeodili did not dwell on rather, Ezeodili's definition dwelt more on the framework for predetermined course of action hence in his definition he emphasized sets of decisions, actions to be taken within some time frame in the future. As good as these may sound, one also observes that adequate consideration of the past before planning is of paramount important. Hence, Peter Hall insisted that whatever plan one is coming out with should be better than the one existing in the past. Though he never explicitly puts it this way but, one can still infer that this meaning is implied in his definition. Again, it is worthy to note that there are two main perspectives in urban planning. This perspective includes physical planning perspectives and the socio-economic planning perspective. According to Ezeodili (2003a:56),

> *Physical planning perspective conceives planning as being concerned with making available or "provision of spatial structure of activities (or land use) which in some way is better than the pattern existing without planning".*

Most urban towns have been planned bearing this perspective in mind. Urban planners saw planning as the allocation of land for its use and the erection of physical structures in the apportioned land. Here, the emphasis was on physical structures and it is not surprising because most of those that were involved in urban planning were people who studied things like Architecture, Engineering and surveyors. They were influenced by their professions and rightly so. Thus, they paid less attention to the social consideration while planning the urban areas. Hence, scholars in analyzing this

classified this era or epoch or even ideology as a perspective in urban planning and development.

Again the urban drift caused by the industrial revolution caused over population or congestion of the urban areas. This too, constituted serious health challenges among the urban dwellers. It became expedient that in seeking for health attention, the urban dwellers were expected to present evidence of their housing code to ensure they had houses they were living in. This pushed a lot of the urban dwellers to seek for houses and it led to the erection of more houses. These houses sometimes were built out of necessity and were built based on intuitive knowledge and not necessarily following a pre-designed plan for such structures. The emphasis was on the erection of solid structure without taking into consideration other social needs. Physical planning perspective gave rise to what is known as comprehensive planning. It is referred to as comprehensive because it covers every aspect of development that has to do with land use because it is a long range plan, physical planners often referred to their plan as comprehensive.

According to Ezeodili, it has the following features
(a) Preparation of a plan focusing on physical development.
(b) A long range focus usually 10 to 25 year.
(c) An emphasis in relating physical design proposals to community goals an socio-economic policies
(d) Capital improvement programmes.
(e) A concern for comprehensiveness.
(f) Regularity and administrative measures which did in implementation.

In a nutshell, it is worthy of note that comprehensive plan is a broad based concept and open minded document that covers aspects of the social, fiscal and economic matters. It is a concept popular in Europe and America up until in the late 1960's. Some scholars opposed the comprehensive planning concept or perspective and challenged and criticized it. They recommended that incremental planning approach which was open to addressing issues as they came up should be adopted. Furthermore Alkshuller opined that: however the real comprehensive planning could be, planners were grossly unequipped to achieve comprehensiveness in their work. This means that attainment of comprehensiveness would require considerable depth in the knowledge in all subjects that deal with urban issues which implies appreciable level of knowledge not only in the physical design subject areas but also in the social sciences.
This implies that to achieve comprehensiveness requires an in depth knowledge of urban planners in addressing comprehensively issues that concern the urban areas. Hence, in the phenomenology of the word comprehensive, one observes that there is an ontological problem with the nomenclature. Many other scholars accused the comprehensive planning approaches of being too rigid and incapable of dealing with the socio-economic challenges that arise in an urban setting.

Hence, it was accused also of being "prone to adoption of partial solution to problems"

Ezeodili (2003a:59) and of not having adequate considerations for the human person that lives in the urban areas. This criticism gave rise to another perspective known as the socio-economic planning perspective. This perspective addresses urban planning based on the social sciences and concerns itself with the behavioral elements of the human person within an urban environment. It is a more recent approach in the planning of urban areas. This perspective became popular with the influx of people from the social sciences in the matters that concerns urban planning. The professions that influenced urban planning in this social-economic perspective were sociologists, psychologists, economists and political scientists. The inputs from these social scientists have positively influenced and affected the modern ways planning is done in an urban environment. This inputs not only did they highlight the weaknesses of the physical perspective of planning with its lofty claims of comprehensiveness but also they have also helped in developing a "later planning concepts, which are both physically and socio-economically oriented" Ezeodili (2003b:61).

More so the socio-economic planning perspective has structure planning and systems planning as its off shoots. Ezeodili (2003b:61) defines structure planning concept as a flexible activity planning approach geared towards translation of 'national and regional economic and social policies' into a realizable form at the local community level.
The structure planning concept is a process planning as different from the comprehensive planning method which is like a blueprint in the planning process. Again it is important to note those structure plans are not tied to specific time frame because the different elements of the plan might require different approaches in addressing them.

FACTORS THAT ENHANCE URBAN DEVELOPMENT OR URBANIZATION
Urban Development or Urbanization which is the removal of the rural character of an area has been facilitated by a number of factors. These factors include:

COLONIZATION
Colonization of the African soil took place almost at the same time in the African sub-regions. This made the life of the African to be invaded by the European economic life style of business and market structure or economy.

Thus, the capitalists sought urban facilities that had rarely or barely existed. Ezeodili (2003a:19) observes that: "in West Africa, for instance, British and French settlement at such places as Accra, Freetown, Dakar and Lagos were developed as centres for commercial and other activities. Later on, Enugu grew in response to nearby coal fields, and Port Harcourt was created in turn as a terminus for a railway bringing coal from Enugu to the coast. So it is with Jos which grew as a result of tin mined there and Lagos because of the sea port".

From the above observation, it is obvious that cities in Nigeria such as Enugu, Port Harcourt and Lagos which got developed or urbanized were because of the gains or the interests the colonial masters had in such areas. This however attracted a lot of other persons as they left their rural abodes for the cities in search of white cola jobs where they served the colonial masters either as stewards or clerks. Some of them were also made to work in the factories or industries established by the colonial masters. Their migration to these cities came with its

own challenges among which are the challenges of housing and accommodation. They also competed for the few available social amenities.

DIVERSIFICATION OF THE ECONOMY

Another factor that facilitated urbanization was diversification of the economy. Agriculture was predominantly the main occupation of the rural dwellers. They produced such crops as coca, cotton, groundnut, etc. With this interest in agriculture, land became so valuable thus, making it difficult for the older generation to relinquish land to the younger generation. This made the younger ones to seek refuge in the cities where they can serve in the cities and acquire other means of livelihood. Their migration to the cities came with its own challenges as they had to compete with the already existing dwellers in cities on the few available houses. This with time caused over population in these cities thereby constituting housing challenges in these cities.

CREATION OF STATES

Another factor that enhanced urban development was the creation of states. Whenever new state is created, such new state created had the potential and ability to metamorphose into an urban area. An example is the movement of FCT from Lagos to Abuja. Another example is Abakiliki city, which was previously a place addressed with denigration but with the creation of Ebonyi State, the city has so developed within the few years of its creation. Creation of states has over the years aided urbanization.

REJECTION OF THE RURAL WAY OF LIFE

Most youths over the years have rejected the rural way of life which they think is archaic and out dated and uncivilized. They have progressively embraced the urban way of life and this embrace of the urban way of life is found in their influx to the cities to live the urban way of life and their efforts to sometimes strive to urbanize the rural areas with the urban way of life by living such lives even in the village. Sometimes, in living such lives in the villages, they may be found to be alone in this pursuit and may even be mocked or jettisoned thus, causing them to abandon the rural areas, for the urban areas.

BUILDING OF INDUSTRIES AND SCHOOLS IN THE RURAL AREAS

The building of Universities and industries in some of these rural areas has helped to urbanize such areas. As a result of the gains made in oil, the federal and state governments have used the money so realized to establish industries and universities. When these are cited, they are sometimes cited in rural areas.

Most times, these places where these are cited have become urbanized because of the presence of such industries and universities. The building of such schools and industries attracts more people for school, business and employment leading to the building of houses and provision of other social amenities. Sometimes, the houses so built become inadequate and this constitutes its own housing challenges.

FURTHER INSIGHTS ON URBANISATION ISSUES

Urbanization is the removal of the rural character of a place. It refers to a general increase in the population that is found in an urban area and the amount of industrialization of such urban settlement. It includes increase in the number and extent of cities. It is symbolized by the movement of people from rural to urban areas. Urbanization happens because of the increase in the extent and density of urban areas. It happens when there is a sort of rural to urban migration or when there is a population shift from the rural to the urban areas. Vanita Aggrawal described urbanization as the general increase in the population and the amount of industrialization of a settlement. It includes increase and the extent of cities. He further re-iterates that although it is impossible to restrict urbanization, it has to be ensured that urbanization proceeds in the right path carrying minimum impact on the environment. It is important now we discuss the problem and includes among many other things urban sprawl and the challenge of housing the teaming population that clouds the cities. Other problems such as transportation problems, inadequate social amenities, unemployment poverty, and environmental degradation *et cetera* are not also left out.

Gordon Mc Grantham and David Satterthwaite in their articles, Urbanization Concept and Trends maintain that *"broad-based rural-to-urban transition involving population, land use, economic activity and cultural, or indeed any of urbanization is often used more loosely, however to refer to these".*

This implies that urbanization has to do with a growing number of populations living in an urban area. It also involves a rural area metamorphosing to urban area because of the sale of land or the nature of things land is used for in a given or particular area. It equally involves the types of economic activity going on in a geographical sphere and the live a particular area are prone to. From the forgoing, it is obvious that urbanization has its challenges or problems associated with it.
This therefore is an area we are going to focus on as we move on in our discussion of urban development and housing challenges in Nigeria.

PROBLEMS ASSOCIATED WITH URBANIZATION

There are a lot of problems associated with urbanization. Some of these problems are enumerated below:

(a) Population
(b) Urban sprawl
(c) Unemployment
(d) Poverty
(e) Transportation
(f) Inadequate and unreliable social services/public utilities
(g) Environmental degradation and pollution
(h) Housing Challenges

HOUSING CHALLENGES IN NIGERIA

From the foregoing, it is obvious that urbanization has in itself inherent challenges. One of such challenges is the challenge of providing housing accommodation to the teaming individuals that migrate to the urban areas to settle. Sometimes, these individuals do not have the wherewithal to settle in the houses in the urban areas because of its exorbitant prices. They resort to settling in the satellite or outskirts of these urban areas thus leading to urban sprawl which in itself constitute some health challenges to the urban dwellers, because of lack of planning of these urban sprawls.

Another challenge is the wrong perception of the housing needs of the low income earners which invariably constituted the greatest percentage of the urban dwellers.
This has however, necessitated the government to have as its plan or agenda the provision of houses in the urban areas to meet up with this challenge. Over the years, government have formulated policies on housing to enable the urban dwellers tackle this challenge but poor execution of this policies has in itself constituted another major challenge.

SOLUTIONS

In Nigeria, there have been various efforts of government in history to tackle this challenge. Adesoji D.J in his article, Urbanization Challenges and Housing Delivery in Nigeria. The Need for an Effective Policy Framework for Sustainable Development submitted to International Review of Social Science and Humanities outlines four stages or periods of government intervention of housing challenge in Nigeria thus:

COLONIAL PERIOD

Official intervention in housing in Nigeria began during the Colonial era. During this era, the policies invoke then, focused on provision of quarters for expatriate staff and for selected indigenous staff in some specialized occupations like railways, police, etc. This marked the origin or advent of Government Residential Areas (GRA) in Nigeria. The basic idea in the GRA policy was to provide habitable housing and housing environment for those expatriate administrators comparable to the best in their respective countries. These housing quarters were well planted, with all possible comfort, services and amenities, including water, closed sewers, electricity and abundance of open space and recreational areas. The idea of housing reservation was thus initiated and implemented in Lagos, and in regional and provincial capitals throughout the country. In 1955, there was a concern for slum clearance and this brought about central Lagos slum clearance scheme into effect. The scheme opened up Apapa and later Victoria Island as high and low density areas of Lagos. The Surulere housing scheme in Lagos, established in the later 1950 was partly designed to provide temporary residential housing for the displaced people from the slum areas of central Lagos. The houses acquired or resided on through such schemes became permanent houses to such persons because of the problem associated with re-allocation of redeveloped land in central Lagos. Efforts by the Lagos Executive Development Board (L.E.D.B) in solving housing challenges in the Lagos metropolis resulted to the following schemes:

(i) Workers Housing Estate and Re-Housing Estate.
(ii) Akinsemoyin and Eric More Housing Estate Surulere.

(iii) Workers Housing Estate (Phase II) Surulere.
(iv) Freehold land Housing Scheme and Site-and-services Estate at Surulere, Apapa, South East and South West Ikoyi, Lupe and Isolo Estates.

In 1958, the Western Regional Government pioneered the establishment of housing co-operations. Other regions soon followed suit. The main function of the housing co-operations was the construction of housing units for sales to members of the public and the issuance of loans to whoever wished to build their own houses on their land.

POST-INDEPENDENCE PERIOD (1960-1970)

During this era, emphasis was placed on the five-yearly development plan as an instrument for economic growth. In the first two plans, the housing sector was virtually neglected. Further deterioration was witnessed in the housing situation during the civil war period, especially in the war affected areas. The third plan period (1975-1980) introduced the most comprehensive and active intervention by the government in the housing sector. The period took notice of the housing problems and targeted to increase the supply of housing to a substantial level through enhancement of government participation.

SECOND CIVILIAN ADMINISTRATION PERIOD (1980-1983)

The epoch witnessed a continuous rise of the public sector in housing delivery, and the importance of the need of shelter to the economy. Most of the strategies and activities during this period was geared towards the provision of shelter. However, there was failure in the implementation of government housing projects then. Out of the N1.9 billion allocated for housing only N600 million was spent by June 1983, thus leading to poor percentage ratio of implementation as the overall achievement level was just about 20 percent. The period witnessed a decrease in the Urban housing and the deterioration of the existing ones as well as the houses in the rural areas. This could partly be attributed to the low income earned by salary earners within the period, as the constituted the major beneficiaries and their annual income never exceeded N8000. The housing programme within this time also failed to take off in most states, and the shelter policy came to an end by the December of 1983, making way for a fresh look at the shelter sector which culminated in the New Housing Policy.

POST **SECOND REPUBLIC PERIOD TILL 2011 (1984-2011)**

This period was a transitional one. Much work about housing was not done at the beginnings of this period. The government prepared a new and more relevant National Housing Policy. The policy was launched in February 1991 and has been operational as the detailed modalities have already been put in place for its implementation. The poor performance of this policy necessitated a review which led to the Housing and Development Policy of 2002. The new National Housing Policy was proposed in 2002 and its first draft came into publication in January 2004. The major thrust of the Housing and Urban Development Policy was to meet the quantitative housing needs of Nigerians through granting of mortgage finance. The policy was reviewed in 2004 and its took care of the strategies for housing provision and the institutional framework for it. Then, the presidential Technical Committee on Urban Development and Housing recommended the restructuring of existing structures and the creation of new ones, and the promulgation of new laws.

Among these laws were:

- Employees Housing Scheme (Special Provision) Act Cap 107.
- Land Use Act 1978
- Mortgage Institutions Act 1989 (Cap 231)
- Federal Housing Authority Act 1990 (Cap 136)
- National Urban Development Policy of 1997 among several others.

The housing reforms also involved the establishment of the Federal Housing and Urban Development in July 2003 which was saddled with the responsibility of adequately addressing the complex problems of the Urban sector. Nevertheless, efforts to bring about further restructuring saw the emergence or creation of a new Federal Ministry of Works and Housing.

Furthermore, Abiodun O.O observes that: "Government also created an enabling environment for public and private sector participation on housing ever since the creation of National Housing Policy of 199".
He further re-iterates that the major thrust of the policy was the development of a housing finance system.

RECOMMENDATIONS

From the foregoing, it is obvious that Urbanization has continued to rise amongst different states of the federation in Nigeria. Greater percentage of the Urban dwellers are low income earners and often cannot afford a descent house to lay their heads in the Urban areas. The government should therefore, be more pro-active in providing descent house and housing scheme for her citizens, since the major concern of every government should be the improvement of the standard of living of her citizens.

Again, government should formulate policies that will aid private sector participation in housing programmes. This will go a long way towards ensuring that houses are made available to all the Urban dwellers across the different social stratification since the challenge or difficulty of one man will directly or indirectly affect the others.

Also, the culture of government building housing estates to meet up with the housing needs of the people should be encouraged. This houses when built by government should be targeted towards improving the standard of living of the people. Thus, they should be made to be very cheap and even sometimes such houses should be used as aids that will make the low income earners become land lords themselves through such policies as monetization policies where the government can now as a matter of policy make such houses become cheap and affordable for the low income earners and the mode of payment made easy for them as well. Furthermore, poor implementation of housing policies have also hindered or slowed down the provision of housing for the urban dwellers. Most times, the reason for this poor implementation of housing project is corruption as money mapped out for such schemes are embezzled or misappropriated. If government wakes up to her responsibility of adhering to the rule of law and punishes offenders who indulge in such acts of corruption, it will go a long way in deterring would-be offenders and then money mapped out for housing purposes

would be so used thereby ensuring the availability of houses for the Urban dwellers. This, no doubt, will go a long way in ameliorating the sufferings of the urban dwellers since houses will be thenceforth, available for them. It will no doubt, equally improve the standard of living of the urban dwellers thus reducing urban sprawl and sprouting of satellite towns which in most times lacks planning and affects urban development plans. Thus, it is recommended that well planned houses should be built by government and philanthropic individuals so as to ameliorate the sufferings of the poor masses.

CONCLUSION

Having gone this far in enumerating the housing challenges that confront Urban development in our dear country Nigeria, it is important to conclude that urban development like every other development has environmental consequences that accompany it. Among such environmental consequences is the challenge of housing. There are other problems or challenges that accompany Urban development but housing challenge appears to be the focus of this write-up. If the houses built in urban areas are to be accompanied by the appropriate plan of action. The challenges that face urban development as it concerns housing challenge will in no distant time be a thing of the past. All hands must be on deck so as to encourage and adhere to the plan of action established by the government to address these housing challenges, as a stitch in time saves nine.

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